

Alan Goldman to Jenyfer García

EXHIBIT 2

**Re: Insurance payment**

Alan Goldman <GoldieFun@msn.com>

Tue 4/24/2018 10:16 AM

To: Jenyfer García Soto <JGarcia@ferraiuoli.com>

Cc: Lillian Mateo Santos <Imateo@ferraiuoli.com>; geraldkleis@yahoo.com <geraldkleis@yahoo.com>

Good morning Jenyfer,

Thanks for your help and the good work. I'm glad you feel that I can sign the release and I will. There seems to be a few questions that you have raised and please do not assume that Overseas Insurance has properly informed me or advised me. Mr. Gerald kleis has been very helpful but the actual insurer has had limited contact with me and it has been a difficult process trying to get the adjuster to come to my home and assess the damage. That is when Mr. Kleis kindly stepped in to help and has been very responsive and effective in moving things forward. I suggest to assist in bringing this to closure that you please contact Mr. Kleis directly so the two of you can quickly answer any questions that remain. You both of course have my permission to freely speak with each other concerning this matter. I am forwarding this to Mr. Kleis and his contact information is attached below. Please let me know when you are satisfied that I should sign all documents so we can close this claim.

Thanks again for your help,

Sincerely,  
Alan Goldman  
802-372-9300

*Gerald M. Kleis, L.U.T.C.F.  
Insurance Broker*

*P.O. Box 9024216*

*San Juan P.R. 00902-4216  
Office (787) 277-1919  
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Sent from Outlook

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**From:** Jenyfer García Soto <JGarcia@ferraiuoli.com>  
**Sent:** Wednesday, April 18, 2018 10:48 AM  
**To:** goldiefun@msn.com  
**Cc:** Lillian Mateo Santos  
**Subject:** Insurance payment

Hello Mr. Goldman,

Lilliam asked that I send you the below analysis directly, regarding the release proposed by your insurance company, Real Legacy Assurance. My area of practice is commercial litigation.

The document in Spanish is a very general standard release in favor of Real Legacy Assurance for paying the losses to your property in Dorado through claim #620128. There is no problem with signing it.

Since we don't have a breakdown of the deductible (\$20,900.00) I'll assume for purposes of this analysis that you received the necessary information and advice from Real Legacy Assurance to determine that the deductible is appropriate and conforms with the policy, and that all your losses at Lot 13 Dorado Beach Estates as a result of Hurricane Maria were assessed in their entirety (Claim #620128). If not, you should not sign the release because, if you do, you will not be able to make any other claims to your insurance company for insured losses at Lot 13 Dorado Beach Estates as a result of Hurricane Maria.

I also analyzed the invoice, endorsements and declarations provided in connection with the policy under which you are receiving the \$86,713.50 net payment for your losses at Lot 13 Dorado Beach Estates. The applicable sections are pages 9-15 of the PDF. As indicated, these are only the endorsements and declarations, not the policy as a whole. You should have a separate policy document. I'd be happy to take a look at the policy to make sure there are no issues there.

I'm attaching both PDF documents here for ease of reference.

Best regards,

**Jenyfer García-Soto**



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